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App. # 10 / 827,021 (filed 04 / 19 / 2004)
- Richard Devlin Schwarz (Scotch Plains, NJ)
- Brad Eric Pines ((Troy, MI)

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Art Unit - 3694

Regarding: Application # 10 / 827,021 (filed 04 / 19 / 2004)

Inventors - Richard Devlin Schwarz (Scotch Plains, NJ)
- Brad Eric Pines ((Troy, MI)

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Schwarz-Pines Response, USPTO Notice of Non-Compliant Amendment, dated 11/ 01/ 07

Under Amendment (37 CFR 1.121), Items Causing Non-Compliance:

- 4. B. listing of claims does not include text of all pending claims
- C. Each claim not provided with status identifier
- E. Claims on "clean" white separate sheet

Response: Section A - Overview
B - Clean Copy, Claims 1 To 44

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Section A - Overview of Basic Differences, Schwarz-Pines Application vs. Robinson Patent

The financial system (acronym OPERRA) taught by Schwarz-Pines application (# 10 / 827,021) is unique and fundamentally different from that described in the Robinson patent (US 6,484,152 B1) and that implied by combining the teachings of Robinson and the Markese article (Ref. "U" (Can You Trust Mutual Fund Rankings?)).

OPERRA process produces an overall score / rank for a holding or security based on past performance; OPERRA does not produce an optimal portfolio as does Robinson. The score / rank produced by OPERRA could be one of the characteristics applied to the stocks by a user (investor) selects attempting arrive at his maximum portfolio in applying the Robinson system. Thus, in one sense, OPERA could be viewed as complementary to the Robinson system.